LOANS.—Persons desirous of obtaining ADVANCES from 20l. to 250l. upon approved personal security, repayable by easy instalments, extending over a lengthened period, are invited to examine the principles of the BRITISH MUTUAL PUBSCRIPTION LOAN ASSURANCE CLASSES.—Prospectuses, reports, and every information may be obtained on application at the British Mutual Life Office, 17, New Bridge-street, Blackfriars. Rules 6d. each copy, or 1s. per post. Note.—Four new classes are now in course of formation for London, and will immediately commence operations.

MONEY ON LOAN, at 3l. per Cent. per Annum.—ARNEWAY'S CHARITY.—NOTICE IS HEREBY GIVEN, that the Trustees of this Charity are enabled to lend out the Trust Moneys to poor occupiers or traders resident within the City and Liberty of Westminster, that is to say, within the parishes of St. Margaret and St. John the Evangelist, St. Anne, Soho, St. Clement Danes, St. George, Hanover-square, St. James, St. Martin-in-the-Fields, St. Mary-le-Strand, and St. Paul, Covent Garden. The amount of each loan is not to exceed 15l., is to bear interest after the rate of 3l. per cent. per annum, and is to be secured by the bond of the borrower, with two sureties. Printed Forms of Application, and all necessary information, may be obtained by applying personally, between the hours of Ten and Three o'clock in the day, at the office of the Clerk and Solicitor to the Trustees, No. 14, Great Queen-street, St. James's Park.

By order, EDWARD B. STEPHENSON,
Clerk and Solicitor to the Trustees.

NOTE.—The Trustees meet on the second Wednesday in every month, to consider such applications for loans as have been sent in one clear week at the least before the first day of the month.—The sureties must be unexceptionable.

IMPERIAL LIFE INSURANCE COMPANY,
1, Old Broad-street, London.

Thomas Newman Hunt, esq., Chairman.
John Hunkley Palmer, esq., Deputy-Chairman.

A NEW SCALE OF PREMIUMS on Insurances for the whole term of life has recently been adopted, by which a material reduction has been made at all ages below 50 years.

FOUR-FIFTHS, or 80 per cent. of the Profits, are assigned to Policies every fifth year, and may be applied to increase the sum insured, to an immediate payment in Cash, or to the reduction and ultimate extinction of future premiums.

ONE-HALF of the Premium on Insurances of 30l. and upwards, for the whole term of life, may remain as a debt upon the policy, to be paid off at convenience, by which means 1,000l. may be insured for the present outlay otherwise required for 500l.

LOANS.—The Directors will lend sums of 50l. and upwards on the security of Policies effected with this Company for the whole term of life, when they have acquired an adequate value.

SECURITY.—Those who effect Insurances with this Company are protected by its large Subscribed Capital from the risk incurred by Members of Mutual Societies.

Insurances without participation in Profits may be effected at reduced rates. SAMUEL INGALL, Actuary.

THE YORKSHIRE FIRE and LIFE INSURANCE COMPANY. Established at York, 1824, and empowered by Act of Parliament. Capital, 300,000l.

TRUSTEES.
Ralph Creyke, esq., Rawcliffe Hall.
John Swann, esq., Acklam.
Leonard Thompson, esq., Sheriff Hutton Park.
BANKERS.—Messrs. Swann, Clough, and Co., York.
ACTUARY and SECRETARY.—Mr. W. L. Newman, York.

The attention of the public is particularly called to the terms of this Company for LIFE INSURANCES, and to the distinction which is made between male and female lives.

Extract from the Table of Premiums for insuring 100l.

Age next birthday.	A MALE. Whole Life Premiums			Age next birthday.	A MALE. Whole Life Premiums			A FEMALE. Whole Life Premiums		
	£	s.	d.		£	s.	d.	£	s.	d.
10	1	7	6	40	3	11	6	3	3	3
15	1	8	3	50	4	1	9	3	18	3
20	1	11	3	55	4	11	6	4	9	9
25	1	14	4	60	5	4	0	4	14	0
30	1	17	0	65	6	6	0	5	18	6
35	2	0	3	70	7	4	0	6	9	6
36	2	1	0	75	8	5	0	7	10	9
37	2	2	0	80	10	0	4	9	7	6
38	2	3	0	85	11	16	9	11	9	6
39	2	4	0	90				13	1	9
40	2	5	3					15	19	10

* EXAMPLE.—A gentleman whose age does not exceed 30, may insure 1,000l. payable on his decease, for an annual payment of 17l. 17s.; and a lady of the same age can secure the same sum for an annual payment of 19l. 17s. 6d.

Prospectuses, with the rates of premium for the intermediate ages, and every information, may be had at the Head Office in York, or of any of the Agents.

FIRE INSURANCES
are also effected by this Company, on the most moderate terms.

Agent for London, Mr. THOMAS S. NOBLE, Solicitor, 5, St. John-street, Bedford-row, W.C.

Agents are wanted in those towns where no appointments have been made. Applications to be made to
Mr. W. L. NEWMAN, Actuary and Secretary, York.

NATIONAL ASSURANCE and INVESTMENT ASSOCIATION.
7, St. Martin's-place, Trafalgar-square, London.
Established May, 1844.

INVESTMENT OF CAPITAL AND SAVINGS.

The object of the Investment Department of this Institution, is to open equally secure and profitable channels of investment for the surplus capital of the affluent, and the provident savings of the industrial classes of the community. To persons desirous of placing their money out at interest, but unused to seekings securities, and inexperienced in estimating their value, this Institution offers immediate facilities, and an opportunity of realising the highest rate of interest obtained by first-class securities in which alone the money deposited with the Association is employed.

Interest payable in January and July.

CAPITAL STOCK, £100,000.

The Capital Stock is altogether distinct and separate from the Depositors Stock in the Investment Department of this Institution. It constitutes, with the Premium Fund, a guarantee for the engagements of the Association, and has been provided in order to render the security of the Assured complete.

FOR SECURING LOANS OR DEBTS

Amongst the varied and extensive Tables of this Institution will be found one peculiarly advantageous where Policies are required for securing loans or debts. The rate of Premium by this Table will protect the Interest of the Policy-holder from all contingencies, and allow the Life assured to proceed to, and reside in, any part of the world.

MUTUAL ASSURANCE.

Assurances may be effected from 5l. to 10,000l. on a Single Life.
Entire profits belong to the Assured, and divided annually.
Credit for half the amount of the first five annual Premiums.
Medical men remunerated for their Reports.
Liberty to Travel, and Foreign residence greatly extended.

COLLEGE EDUCATION.

A Novel Table has been constructed expressly for the use of this Institution, whereby a Parent, by the payment of a very small annual premium, may, in the event of death, secure to a Child, either an Annuity, payable from the age of 17 to 25, or an equivalent amount in money.

Other new and important Tables for Educational purposes, and Endowments for Children, are in course of construction, and will shortly be published.

The Tables for Reversionary and Deferred Annuities, are particularly deserving of attention, whether regarded as a means of providing for a particular Individual, or as a resource against the casualties of age, involving, as it does, the uncertainties of health and fortune.

Full information and prospectuses may be obtained, on application at the Head Offices of the Association, or to the respective Agents throughout the United Kingdom.

PETER MORRISON, Managing Director.

Applications for Agencies may be made to the Managing Director.

MERCHANTS & TRADESMAN'S MUTUAL LIFE ASSURANCE SOCIETY.

TRUSTEES.
Jeffery Smith, esq. David Ferrusson, esq.
Thomas Hare, esq.

ADVANTAGES OFFERED BY THIS SOCIETY.
Policies indisputable, except in cases of fraud.
All the medical fees paid by the Society.
Assurances of every description effected.

NON-FORFEITURE OF POLICIES.
Assurers unable, or who find it inconvenient, to pay their premiums as they fall due, may have a credit on application to the board.
Loans granted on personal and other securities, in connection with life assurance.

BONUS.
The following table shows the Bonuses declared on Policies effected with this Society prior to 5th March last:—

Number of premiums paid	Age when assured	Annual premium	Sum assured.	Bonus added	Amount now assured.
		£ s. d.	£	£ s. d.	£ s. d.
5	30	45 19 2	1,000	91 13 0	1,091 13 0
4	40	39 19 2	1,000	65 0 0	1,065 0 0
3	30	24 13 0	1,000	43 14 3	1,043 14 3

GEORGE THOMSON, Manager.
THOS. MUSGRAVE, Secretary.
3, Chatham-place, Blackfriars.

SCOTTISH EQUITABLE LIFE ASSURANCE SOCIETY. Incorporated by Special Act of Parliament, 15 Vict. c. 25. Head Office, 26, ST. ANDREW-SQUARE, EDINBURGH.

The Report by the Directors to the TWENTY-FIRST ANNUAL MEETING, held on 4th May, showed the following to be the position of this Society:—

The Sums Assured amounted to	£3,757,500
The Annual Revenue	134,980
And the Accumulated Fund	600,333

Large Additions have been made to Policies. For example, a Policy for 1,000l. dated 1st March, 1832, becoming a claim after payment of the premium in the present year, would receive 1,514l.; and policies of later date in proportion.

The next Triennial Allocation takes place on 1st March, 1853, when an additional Bonus will be declared.

POLICIES RENDERED INDISPUTABLE.—The Directors have arranged that Policies may under certain conditions, be declared indisputable on any ground whatever after being of five years' endurance, and the Assured be entitled to travel or reside beyond the limits of Europe, without payment of extra premium for such travelling or residence.

ROBERT CHRISTIE, Manager.

*** Medical Referees paid by the Society.

Forms of Proposal, and all other information, may be had free on application at the Society's Office, 126, Bishopsgate street (corner of Cornhill), London. WILLIAM COOK, Agent.

IMPORTANT ADVANTAGES OFFERED to all CLASSES.—Life Assurance.—At the present time, when so many newly created Insurance offices are advertising peculiar advantages the importance of assuring in an office well-established must be obvious; and the Directors of the

PROVIDENT CLERKS' ASSOCIATION
feel confidence in calling the attention of the public to their Institution which was formed in 1840, under the patronage of the Bank of England and the principal merchants and bankers of London and the provinces, and which offers the following peculiar advantages:—

1. Being enrolled under the Friendly Societies' Acts, the sum assured can be secured to the widow, widower, or children, without payment of probate and legacy duty, or the risk of loss by unfortunate circumstances or the reverses of trade.

2. The mutual principle of Assurance and Division of Profits every five years, assures of three years participating.

3. An invested capital and a large annual income, offering a perfect guarantee.

4. Claims paid immediately under discount, and all policies indisputable, except in cases of absolute fraud.

5. Loans on the security of policies of assurance.

6. Policies can be assigned, and the assignment registered.

To Clerks in particular this Association, from its benevolent fund attached, with an invested capital, offers benefits combined with Life Assurance which no other office can present, as will be seen on reference to the prospectuses, which can be obtained at the office in London or from the numerous agents in the provinces.

By order of the Board,
PHILIP HENRY BYRNE, Secretary.
43, Moorgate-street, August 4, 1852.

TO ARCHITECTS AND OTHERS.

MR. EDWARD L. PARAIRE is desirous of meeting Gentlemen who require COLOURED ARCHITECTURAL DRAWINGS. External, Internal, Isometrical Perspective, or to outlines of same neatly coloured, with background, on terms that will ensure approval. Temporary assistance given in getting up Plans, Elevations, Sections, Detail, and Working Drawings.—MR. E. L. P. makes a consideration in his charge where competition drawings prove unsuccessful.—A pupil wanted.
Address, 8, Rathbone-place.

DECORATIVE PAINTING.—Mr. FREDERICK SANG, from the Royal Academy of Munich, DECORATIVE ARTIST to PRINCE, and in all other manners of Painting: whose works may be seen in the principal public buildings of the metropolis, begs to inform his patrons, and Architects in particular, that he has considerably increased his Establishment, and is now enabled to undertake, on the shortest notice, the embellishment of private and public buildings, in any part of the United Kingdom, on the most reasonable terms, and in any of the Classical, Mediæval, or Modern Styles.—Apply to F. SANG, Decorative Artist, 38, Fallmall, London.

QUANTITIES, SPECIFICATIONS, SCHEDULES of PRICES, WORKING DRAWINGS, &c. copied, lithographed, or printed.

PLANS, ELEVATIONS, DRAWINGS of MACHINERY, &c. lithographed or engraved.

BUILDERS' and CONTRACTORS' ACCOUNT-BOOKS; DRAWING PAPERS; ditto, mounted and continuous. TRACING PAPER and CLOTH; ditto in lengths.

GENERAL STATIONERY, for the use of BUILDERS, ARCHITECTS, SURVEYORS, and ENGINEERS, at the lowest current rates.

WATERLOW and SONS, 65 to 68, London-wall; and 49, Parliament-street, London.
Contracts for the supply of large establishments.

BILLS of QUANTITIES.—DAY and SON, Lithographers to the Queen.—Lithograph Bills of Quantities with accuracy despatch, and at a vast saving on the prices generally charged.

Perspectives got up from Geometrical Drawings, either in Outline or Water Colours.

17, GATE-STREET, LINCOLN'S-INN-FIELDS.

TO ARCHITECTS, TIMBER MERCHANTS, AND BRICK MANUFACTURERS.

THE best and quickest drying of the wood, bricks, and houses, is obtained by the BOILEVEN PATENT CALORIFERE, evaporating in twenty-four hours about 6,000 lbs. of water, without altering the finest forms or injuring the quality of the most precious articles. The Calorifere works by hot air only, without any machinery or power. Small room is required; no repair necessary for many years. A great deal of fuel, large stores, or wharfs saved, and rent thereby considerably reduced by the use of the above valuable stove. It is in operation at Wood-paving Company's Works, Pimlico; at Mr. Mackenzie's, Architect, of Victoria-street, Westminster; Vogan, Son, and Raymond, Dockhead, and several maisters, millers, and manufacturers in London and country.—Apply per post to T. BOILEVE, Engineer for French Flour Mills, Turbines, &c. 1C, Fenchurch-street, London.

FAIR HEAD HARBOUR and NORTH OF IRELAND MINING COMPANY.

No further applications for shares will be received in this Company after THURSDAY next, the 13th inst.

THE PERMANENT WAY COMPANY beg to call the attention of Boards of Directors, Engineers, and others interested in railways already made, to the important advantages obtained by fish-jointing the rails, as exhibited by the annexed extract from the Report of the Directors of the Eastern Counties Railway, to the half-yearly meeting of shareholders held on the 28th August. This invention not only saves a large current expense in keeping up the permanent way, but by its causing engines and carriages to run more smoothly, decreases the wear and tear of both the rails and rolling stock, and adds greatly to the comfort and security of the passengers. The Patent Fish-joints have been largely adopted by the Engineers of the following railways in this country and abroad:—

Eastern Counties Railway.
East Indian.
Edinburgh and Glasgow.
Caledonian.
London, Brighton, and South Coast.
London and North-Western.
Midland.
Shropshire.
North and South-Western Junction.
Waterford and Limerick.
York and North Midland.
York, Newcastle, and Berwick.

And are also in course of adoption on many other railways. Five lines not yet furnished with rails, the company draw attention to W. H. Barlow's patent rail, as by its adoption the permanent way may be constructed at the lowest rate per mile, and with greater durability than by any other known system. These rails have been largely adopted by the engineers of the following:—

Great Western.
Dublin and Belfast Railway.
London and North-Western.
Midland.
Midland Great Western (Ireland).
Newport and Abergavenny.
South Wales.
West Cornwall, and
Hereford, Ross, and Gloucester.

The Patent Cast-iron Sleepers of Mr. P. W. Barlow are adapted to double-headed rails of any pattern, and supersede or repair wooden sleepers. They are adopted on the

East-Indian.
Midland.
East Lancashire.
Londonderry and Enniskillen,

and several other lines.

The Permanent Way Company confines itself entirely to granting licences to use their various patents, which is done on very moderate terms. Every information may be obtained by applying to Mr. CHARLES MAY, C.E. 3, Great Queen-street, Westminster; or to WILLIAM HOWDEN, Secretary, 9, Great George-street.

Extract from the report of the Directors of the Eastern Counties Railway to the half yearly meeting of shareholders held on 28th of August:—

"The system of 'fish-jointing' has hitherto fully borne out Mr. Ashcroft's reports, as giving a smoother road, with less wear and tear to the rolling stock, and at a much reduced expenditure for maintenance."

Extract from the report presented to the half-yearly meeting of the West Cornwall Railway, held on the 25th August:—

"The result of the three months' working of the new rails between Penzance and Camborne has fully borne out the expectations which had been formed as to the durability of the description of rail which, under Mr. Brunel's advice, has been employed in the construction of that part of the line; and the attention of the board having been directed to the bad state of the permanent way on the old line, and the economy and efficiency of the system which would arise from relaying that portion with Barlow's rails, they have given orders for this to be done, and it is now nearly completed."

Extract from the Directors' report to the last Half-yearly Meeting of the Londonderry and Enniskillen Railway:—

"The trial afforded by six additional months' working has not confirmed your directors in the favourable opinion expressed by them respecting the cast-iron road of Mr. Peter W. Barlow.

"It has fully answered the expectations formed of it, and they can now be no doubt that its adoption, coupled with the lessened wear and tear from the use of light engines, will effect a material saving in the maintenance of permanent way."

FOUNDRY AND IRON WORKS,
69, DRURY-LANE, and CHARLES-STREET, DRURY-LANE.

GLOVER, BROS.,

solicit the attention of the Trade to their extensive Stock of PATTERNS for CASTINGS of EVERY DESCRIPTION, either structural or ornamental.

Patterns of Girders, Columns, Balconies, Railing, Ornamental Carriage and Park Gates, Lamp and Street Posts, Tanks, Pipes, Wheels, Pinions, Lathes, and Steam-engines; Range and Hob-plate Metal. An improved Soot Door adapted for internal work.

A large Stock of Rain-water Pipes, Plain and Ogee Gutters, Air-bricks, Sash Weights, Air-tight Sewer Grates, Stable Fittings, Hurdles, &c.

Plain and Ornamental Vases 20 per cent. cheaper than Terra-cotta.

Estimates given for Iron Buildings, Wrought-iron Roofing, Greenhouses, Staircases, Wrought-iron Girders, Fireproof Doors, Book-safes and Strong Rooms, Tanks and Boilers, and every description of Iron Work to specification, and the work executed with every attention to quality and despatch.

GLOVERS' IRONWORKS,
149, DRURY-LANE, and CHARLES-STREET.

MACHINERY for SAWING, PLANING, and MOULDING WOOD.—WORSSAM and CO. of Hanover Works, King's-road, Chelsea, direct attention to the simplicity and economy of their inventions and improvements in the manufacture of the above. An inspection of their stock on hand is requested.

TO BRICK AND TILE MANUFACTURERS.

THOSE Manufacturers desirous of making a better article in Front or Face Bricks or Floor Tiles, by coating their surface with a fine clay of any desired colour, may be put in possession of means by the use of BASFORD'S PATENT IMPLEMENTS, which enable the workman to add a uniform surface to bricks or tiles of a coarser or less expensive body, either to hand moulded or those made by machine from the die. The implement is a hood or clip, the use of it is enable the workman to complete the formation of bricks or paving-tiles; it is made to enclose the brick or tile all round, but so as to leave the face of upper surface open to admit of a fine surface clay being worked on, but in case a layer of clay is to be coated after passing through the die of a machine, then the clip is made to correspond with the length of the layer and clips round sufficiently high to leave a cavity on the top of the layer to admit of a coating of fine clay worked on by the workman, smoothed and polished, and then cut divided in lengths or sections in shape of bricks or tiles. This process insures a good orifice.

Also, Basford's Patent Chambers are a desiderata (to burn the roughly self-coloured bricks and tiles, &c. or Blue, if required), where clays are suitable; where weak clays are employed in the chequer bricks, either in ovens or kilns, the advantages are manifest, whereas, by the present practice of setting and burning bricks in the bottom part of kiln or oven, they are often fused, swollen, or damaged while undergoing the firing process. The patent chambers form a protection where the furnace head acts immediately upon the goods, and instead of bad bricks, as alluded to, front bricks or floor tiles are fired in the chequer, thus securing the whole kiln or oven of goods from damage, and adding 20 per cent. on the chequer fired goods, over and above the old method of setting and burning bricks in the chequer.

For further information, and licence for same, apply to the Patentee, WILLIAM BASFORD, Longport, Staffordshire Potteries.

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